

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Mark Russell ATTIEH

Serial No. : Not Yet Assigned

Int'l Application  
No.: PCT/IB99/00546

Date Filed : Concurrently Herewith

Int'l Application  
Filing Date: March 30, 1999

For : A METHOD OF CONDUCTING FINANCIAL TRANSACTIONS

1185 Avenue of the Americas  
New York, N.Y. 10036

Assistant Commissioner for Patents  
Washington, D.C. 20231  
Attn: DO/EO/US

**PRELIMINARY AMENDMENT**

Sir:

The above-identified application is a U.S. national stage of International Application No. PCT/IB99/00546 filed March 30, 1999. Prior to examination on the merits, please amend the subject application as follows:

**In the Claims:**

Please cancel claims 1-27 and add claims 28-51 as follows:

28. (New) A method of conducting real time, on-line financial transactions including operating at least one communication network which can communicate with first and second communication devices having first and second electronic addresses respectively, the first electronic address being a telephone number, the communication network being in communication with one or more databases which contain details of first and second accounts and which associates the telephone number with the first account, receiving information from the first communication device, which information includes details of a transfer to be made